

CalPERS Board of Administration Travel Report

Instructions: Please fill out the below template and return to BSU team. This report will be entered into the monthly Board travel agenda item:

Jose Luis Pacheco

Board Member Name

March 16, 2024

Date(s) of Travel

Self-Funded Health Plans E-Course: International Foundation of Employee Benefit Plans

Name of Conference (if applicable)

Virtual E-Course

Location(s) Traveled To

Purpose of Travel:

To gain a comprehensive understanding in Self-funded health plans.

Instructions: If travel includes attendance at an educational program, complete the next section and attach a copy of the program's agenda to this travel report.

Name of Educational Event:

Self-Funded Health Plans E-Course: International Foundation of Employee Benefit Plans

Sessions Attended (include brief synopsis of information provided at each session and amount of time spent at each session). Use page 2 if needed.

**Cost-Containment Strategies
Introduction, Using Data to Improve Cost-effectiveness of
Health Care Benefits**

0.50

Hours

**Cost-Containment Strategies
Health Plan Design & Provider Networks & Health Plan Features
& Roles**

0.83

Hours



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Sessions Attended (include brief synopsis of information provided at each session and amount of time spent at each session).

Cost-Containment Strategies
Employee Premium Contribution Strategies & Health Care
Education & Communication

0.67

Hours

Self-Funded Health Plans: Plan Administration
Introduction & Plan Administration Options

0.58

Hours

Self-Funded Health Plans: Plan Administration
Common Administrative & Compliance-Related Tasks

1.0

Hours

Self-Funded Health Plans: Plan Administration
Types of Service Providers & Selecting & Monitoring Service
Providers

1.25

Hours

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Sessions Attended (include brief synopsis of information provided at each session and amount of time spent at each session).

Self-Funded Health Plans: Understanding Stop-Loss Insurance Introduction & Stop-Loss Insurance & Deductibles

0.50

Hours

Self-Funded Health Plans: Understanding Stop-Loss Insurance Lasering & Stop-Loss Decision Points & Captive Arrangements

1.50

Hours

Self-Funded Health Plan Basics: Introduction to Self-Funding & Similarities & Costs of Self-Funded & Insured Plans

1.50

Hours

Self-Funded Health Plan Basics: How Self-Funding Works & Compliance with ERISA and other Federal Laws

0.50

Hours

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Sessions Attended (include brief synopsis of information provided at each session and amount of time spent at each session).

Self-Funded Health Plan Basics
Pro & Cons of Self-Funding & Pro & Cons of Fully Insuring

0.50

Hours

Self-Funded Health Plan Basics
Plan Design Options & Tools for Mitigating Risk and Managing Costs

0.25

Hours

Self-Funded Health Plan Basics
Types of Organizations Sponsoring Self-Funded Plans

0.25

Hours

Hours

Course Outline

Self-Funded Health Plans: Cost-Containment Strategies

Two-Credit Course

Introduction

- I. Introduction to Cost Containment
- II. Plan Sponsors and Employers
- III. Plan Participants and Beneficiaries
- IV. Premiums

Estimated Time to Complete: 5 minutes

Using Data to Improve Cost-Effectiveness of Health Care Benefits

- I. Data Analytics: Goals and Processes
- II. Types of Data
- III. Predictive Modeling
- IV. Artificial Intelligence (AI)
- V. Practical Uses
- VI. Predictive Modeling Example
- VII. Steps for Implementing a Data Analytics and Predictive Modeling Initiative
- VIII. Four Steps to Take

Estimated Time to Complete: 25 minutes

Health Plan Design and Provider Networks

- I. Common Plan Designs
- II. Preferred Provider Organization (PPO)
- III. Health Maintenance Organization (HMO)
- IV. Point-of-Service Plan (POS)
- V. High-Deductible Health Plan (HDHP)
- VI. Percentage of Firms that Offer Specific Plan Types by Firm Size
- VII. Balance Billing
- VIII. Other Cost-Containment Strategies Related to Health Care Providers
- IX. Prescription Drug Benefits

Estimated Time to Complete: 25 minutes

Health Plan Features and Rules

- I. Health Plan Features and Rules
- II. Utilization Management
- III. Cost Sharing
- IV. Limits
- V. Dependent Eligibility Audits
- VI. Care Management

Estimated Time to Complete: 25 minutes

Employee Premium Contribution Strategies

- I. Employee Contribution Amounts
- II. Wellness Participation Incentives

Course Outline

Self-Funded Health Plans: Plan Administration

Three-Credit Course

Introduction

- I. Introduction to Self-Funded Plan Administration
- II. Plan Sponsors and Employers
- III. Plan Participants and Beneficiaries

Estimated Time to Complete: 5 minutes

Plan Administration Options

- I. Plan Administrators
- II. In-House Administration
- III. Administrative Services Only (ASO) Arrangement
- IV. Third-Party Administrators (TPAs)
- V. Comparing and Contrasting In-House Administration, ASO Arrangements and TPAs

Estimated Time to Complete: 30 minutes

Common Administrative and Compliance-Related Tasks

- I. Maintaining Compliance With Federal Laws
- II. Enrolling and Disenrolling Plan Participants
- III. HIPAA Special Enrollment
- IV. Collecting and Tracking Plan Contributions
- V. Processing Claims
- VI. Timely Processing
- VII. Denying Claims
- VIII. Claims Appeals
- IX. Recordkeeping
- X. Form 5500
- XI. Participant Communication
- XII. Common Documents That Must Be Distributed to Plan Participants
- XIII. Administrative Requirements of HIPAA
- XIV. COBRA Administration
- XV. Reporting and Paying the Annual PCORI Fee

Estimated Time to Complete: 60 minutes

Types of Service Providers

- I. Plan Sponsor and Plan Administrator Responsibilities Regarding Service Providers
- II. Types of Service Providers
- III. Attorneys
- IV. Actuaries
- V. Accountants
- VI. Investment Manager and Advisors
- VII. Custodians and Directed Trustees
- VIII. Benefits Consultants
- IX. Stop-Loss Insurance Carriers
- X. Pharmacy Benefit Managers (PBMs)

Course Outline

Self-Funded Health Plans: Understanding Stop-Loss Insurance

One-Credit Course

Introduction

- I. Important Considerations for Self-Funded Group Health Plans
- II. Plan Sponsors and Employers
- III. Plan Participants and Beneficiaries
- IV. Stop-Loss Insurers and Carriers

Estimated Time to Complete: 5 minutes

Stop-Loss Insurance and Deductibles

- I. Stop-Loss Insurance
- II. Stop-Loss Deductibles
- III. Specific Deductible
- IV. Aggregate Deductible
- V. Blended Deductible Arrangements

Estimated Time to Complete: 25 minutes

Lasering

- I. Lasering
- II. Importance of Disclosure
- III. Complying With Privacy and Nondiscrimination Laws
- IV. Laws Affecting Employee Privacy and Nondiscrimination

Estimated Time to Complete: 25 minutes

Stop-Loss Decision Points

- I. Things to Consider When Deciding on Stop-Loss Insurance
- II. Considerations When Choosing Deductible Levels
- III. Stop-Loss Coverage Periods
- IV. Run-In and Run-Out Contracts
- V. Plan Sponsor Considerations for Selecting a Carrier
- VI. Negotiating a Stop-Loss Contract
- VII. Terminating a Stop-Loss Contract

Estimated Time to Complete: 45 minutes

Captive Arrangements

- I. Benefits Captive Arrangements
- II. Risk Within Captive Arrangements

Estimated Time to Complete: 20 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.

Course Outline

Self-Funded Health Plan Basics

One-Credit Course

Introduction to Self-Funding

- I. Why Self-Fund?
- II. Plan Sponsors and Employers
- III. Fully Insured and Self-Funded Plans
- IV. Government Regulation of Employer-Sponsored Group Health Plans

Estimated Time to Complete: 15 minutes

Similarities and Costs of Self-Funded and Insured Plans

- I. Similarities of Insured and Self-Funded Plans
- II. Costs of Self-Funding and Insurance

Estimated Time to Complete: 15 minutes

How Self-Funding Works

- I. Administering Self-Funded Plans
- II. Service Providers for Self-Funded Plans
- III. Choosing to Fund With a Trust or on an Ongoing Basis
- IV. Two Types of Trusts
- V. Using Stop-Loss Insurance

Estimated Time to Complete: 15 minutes

Compliance with ERISA and Other Federal Laws

- I. ERISA
- II. Other Federal Laws

Estimated Time to Complete: 15 minutes

Pros and Cons of Self-Funding

- I. Advantages of Self-Funding
- II. Disadvantages of Self-Funding

Estimated Time to Complete: 15 minutes

Pros and Cons of Fully Insuring

- I. Advantages of Fully Insured Plans
- II. Disadvantages of Fully Insured Plans

Estimated Time to Complete: 15 minutes

Plan Design Options and Tools for Mitigating Risk and Managing Costs

- I. Provider Networks
- II. Tools for Lowering Risk Exposure and Managing Costs

Estimated Time to Complete: 15 minutes

Outline of: Self-Funded Health Plan Basics ©2019-2023 International Foundation of Employee Benefit Plans